

<i>SERFF Tracking Number:</i>	<i>AEGJ-126889944</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47217</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>MP 1110 and PF 1110</i>		
<i>Project Name/Number:</i>	<i>MP 1110 and PF 1110/MP 1110 and PF 1110</i>		

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: MP 1110 and PF 1110

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: AEGJ-126889944 State: Arkansas

SERFF Status: Closed-Filed

Co Tr Num:

Authors: Julie Maclin, Joan

Shumaker, Patsy Holt

Date Submitted: 11/04/2010

State Tr Num: 47217

State Status: Closed

Reviewer(s): Marie Bennett, Harris  
Shearer

Disposition Date: 11/15/2010

Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: MP 1110 and PF 1110

Project Number: MP 1110 and PF 1110

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/15/2010

Deemer Date:

Submitted By: Julie Maclin

Filing Description:

Please see cover letter under Supporting Documentation tab.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Not required to file  
in IA, our state of domicile

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 11/15/2010

Created By: Julie Maclin

Corresponding Filing Tracking Number:

## Company and Contact

### Filing Contact Information

Julie Maclin, Senior Policy Analyst

P.O. Box 93007

Hurst, TX 76053-3007

jmaclin@aegonusa.com

800-553-7600 [Phone] 3446 [Ext]

817-285-3394 [FAX]

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### Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
P O Box 93005	Group Code: 468	Company Type:
Hurst, TX 76053-3005	Group Name:	State ID Number:
(800) 553-7600 ext. [Phone]	FEIN Number: 39-0989781	

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### Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: \$50 per ad x 2 ads = \$100  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$100.00	11/04/2010	41544650

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	11/15/2010	11/15/2010

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## **Disposition**

Disposition Date: 11/15/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Cover Letter		Yes
<b>Supporting Document</b>	Variables		Yes
<b>Form</b>	Mini-Pamphlet		Yes
<b>Form</b>	Product Flyer		Yes

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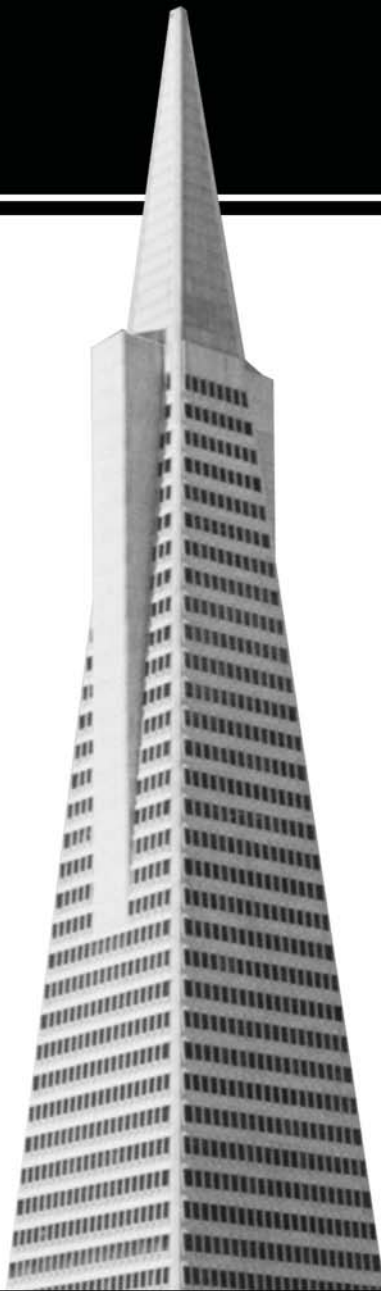
## Form Schedule

Lead Form Number: TLC MP 1110

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TLC MP 1110	Advertising	Mini-Pamphlet	Initial		0.000	aaTLC MP 1110_Shared Care filing.pdf
	TLC PF 1110	Advertising	Product Flyer	Initial		0.000	aaTLC PF 1110 Shared Care Addition filing.pdf

# [TRANSCARE®]

A Plan Designed for a Changing Future®



This pamphlet provides only a brief description of benefits. Not all benefits, discounts or options are available in all states. Exclusions and limitations apply. Benefits and premiums vary depending upon plan selected. See the Outline of Coverage or your insurance agent/producer for complete details.

[TransCare®] (policy form series TLC 1-FP 1001 or TLC 1-FP 402; in LA, TLC 1-P (LA) 504; in OK: TLC 1-FP (OK) 709) is an individual Long Term Care insurance policy underwritten by Transamerica Life Insurance Company.

**HOME OFFICE**  
Cedar Rapids, IA

**ADMINISTRATIVE OFFICE**  
P.O. Box 95302  
Hurst, Texas 76053-5302

***Customize a plan to help protect  
your family's future.***



***[TransCare®] Long Term Care insurance provides you with a variety of standard and optional features. With these features you can customize your [TransCare®] insurance policy to help protect your assets, preserve your independence and have more control over the care you receive.***

***Standard Features\****

- Alternative Payment Benefit – Paid directly to you to use anyway you see fit.
- 0-day Elimination Period for Home Health Care, Adult Day Care and the Alternative Payment Benefit
- [[5]-year rate guarantee]
- Pays for actual, out-of-pocket charges you incur for care at home, in the community such as an Adult Day Care or at an approved facility up to the daily maximum benefit amount you choose

***Available Discounts\****

- [30%] discount for couples applying together for identical benefit amounts
- [15%] discount for a member of a couple applying alone
- [10%] preferred discount

***Customize your policy with these optional benefits\****

***(additional premium required)***

- Benefit Increase Options – Simple, Compound, Step-Rated Compound, or Deferred
- Shared Care Benefit Rider allows couples to share benefits
- [Up to a [10]-year rate guarantee]
- Limited Pay Options – Single, 10-Pay and Pay to 65
- Return of Premium – Paid premiums, minus any benefits paid, will be returned to your beneficiary upon your death

*\*Not all benefits, discounts and options are available in all states. See your Outline of Coverage for details.*

**[TRANSCARE®]**  
A Plan Designed for a Changing Future®

Partner with Transamerica Life to help protect your hard-earned savings from the high cost of long term care services. With [TransCare®], you'll benefit from the financial resources of one of the largest financial services companies in the world and the experience that only a company with over 300,000\*\* policyholders can provide. For more information, call your licensed Transamerica Life Insurance Company agent/producer.

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Agent/Producer Name

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Contact Information

---

License Number



\*\*LIMRA 2009



# [TRANSCARE<sup>®</sup>]

A Plan Designed for a Changing Future<sup>®</sup>

A solid financial plan is key to helping you achieve your goals. However, whether your goals include protecting assets, preserving independence or having more control over your care, an unforeseen long term care need could seriously impact how you achieve these goals. [TransCare<sup>®</sup>] Long Term Care insurance can help provide the protection you need.

With [TransCare<sup>®</sup>], you'll benefit from the experience that only a company with over 300,000<sup>1</sup> Long Term Care insurance policyholders can provide. Whatever your goals may be, we are committed to maximizing your benefit choices. You have the flexibility you need to customize a policy that truly fits your goals.

## [TRANSCARE<sup>®</sup>]

### Standard Features<sup>2</sup>

- Alternative Payment Benefit – Paid directly to you to use anyway you see fit.
- 0-day Elimination Period for Home Health Care, Adult Day Care and the Alternative Payment Benefit
- Pays for actual, out-of-pocket charges you incur for care at home, in the community or at an approved facility up to a daily maximum benefit amount you choose

### Available Discounts<sup>2</sup>

- [30%] Discount for couples applying together for identical benefit amounts
- [15%] Discount for a member of a couple applying alone
- [10%] Preferred discount

### Choose from these optional benefits<sup>2</sup> to customize your policy

- Shared Care Benefit Rider to allow couples to share benefits
- Benefit Increase Options (BIO)
- Nonforfeiture Benefit

**Contact [your insurance agent/producer/the National Sales Desk] [at [(XXX) XXX-XXXX]] for more information.**

<sup>1</sup>LIMRA 2009

<sup>2</sup>Exclusions and limitations apply. Not all benefits, discounts or options are available in all states. See Outline of Coverage for complete details. Optional benefits require an additional premium. Premiums, options and benefits vary depending upon plan selected.

Policy Series TLC 1-FP 1001 or TLC 1-FP 402; in LA, TLC 1-P (LA) 504; in OK: TLC 1-FP (OK) 709.

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Cover Letter <b>Comments:</b> <b>Attachment:</b> AR filing ltr multiple forms.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Variables <b>Comments:</b> <b>Attachment:</b> Variables.pdf		



Home Office: Cedar Rapids, Iowa  
Long Term Care Division  
P O Box 95302  
Hurst, Texas 76053-5302  
800-553-7600, ext 3446  
julie.maclin@transamerica.com

November 4, 2010

Commissioner Jay Bradford  
1200 West Third Street  
Little Rock, AR 72201

RE:	<b>Long Term Care Advertising</b>	
	<b>NAIC #:</b>	86231
	<b>FEIN #:</b>	39-0989781
	<b>Form # / Description:</b>	TLC PF 1110
		TLC MP 1110
		Invitation to Inquire
		Invitation to Inquire

Dear Commissioner Bradford:

Enclosed are the referenced forms submitted for your review and approval. These forms are intended to replace forms LTC PF 0910 and TLC MP 1010 (SERFF Tracking #AEGJ-126827307), approved 10/25/2010.

These forms will be used to solicit policy form TLC 1-FP (AR) 206, et al., which was approved by your department on May 30, 2006.

It is our intention to use these forms in both paper and electronic form.

Bracketed information is intended to be variable. Please see the attached Variables document.

We trust that these forms will meet with your approval. If you have any questions, please contact me.

Sincerely,

A handwritten signature in black ink that reads "Julie A. Maclin". The signature is written in a cursive, flowing style.

Julie A. Maclin, ACS  
Senior Advertising Analyst  
Long Term Care Division

# VARIABLES

## **TLC MP 1110**

## **Mini-Pamphlet**

The *Product Name* is variable, depending upon the employer or association group it is being used for. The variables could be:

TransSecure II  
TransSecure Plus  
Transamerica Secure II  
TransCare Options  
TransCare

### **Standard Features**

*[[5]-year rate guarantee]* – if the rate guarantee is included in the package being offered, the appropriate number of years will print

### **Available Discounts**

*[30%] discounts for couples applying together for identical benefit amounts* - appropriate percentage will print

*[15%] discount for a member of a couple applying alone* - appropriate percentage will print

*[10%] preferred discount* - appropriate percentage will print

### **Customize your policy with these optional benefits (additional premium required)**

*[Up to a [10]-year rate guarantee]* if the rate guarantee is included in the package being offered, the appropriate number of years will print

## **TLC PF 1110**

## **Product Flyer**

The *Product Name* is variable, depending upon the employer or association group it is being used for. The variables could be:

TransSecure II  
TransSecure Plus  
Transamerica Secure II  
TransCare Options  
TransCare

### **Available Discounts**

*[30%] discounts for couples applying together for identical benefit amounts* - appropriate percentage will print

*[15%] discount for a member of a couple applying alone* - appropriate percentage will print

*[10%] preferred discount* - appropriate percentage will print

***[Contact [your insurance agent/producer/the National Sales Desk] [at [(XXX) XXX-XXXX]] for more information.*** is variable depending on the contact has been assigned to that offer. The National Sales Desk is manned by licensed agents/producers.